

**U.S. BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re JULIO M. GARCIA : **CHAPTER 13**
: **Debtor(s)** : **BANKRUPTCY NO. 19-13610**

OBJECTION TO CERTIFICATION OF DEFAULT

Debtor(s), Julio M. Garcia, by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by Pennsylvania Housing Finance Agency on October 25, 2023. Debtors believe they can become current on all post-petition payments due under the June 26, 2023 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young
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